

## **OPERATION LOAN LIES**

**July 2009**

### **Participating Agencies**

Federal Trade Commission  
United States Attorneys Office for the Central District of California  
Arizona Attorney General's Office  
California Department of Justice  
California Department of Real Estate  
State Bar of California  
Colorado Attorney General's Office  
Idaho Attorney General's Office  
Illinois Attorney General's Office  
Iowa Department of Justice  
Kansas Attorney General's Office  
Maine Attorney General's Office  
Maine Department of Professional and Financial Regulation, Bureau of Consumer Protection  
Maryland Department of Labor, Licensing, and Regulation, Office of the Commissioner of Financial Regulation  
Massachusetts Attorney General's Office  
Michigan Attorney General's Office  
Missouri Attorney General's Office  
New Jersey Attorney General's Office  
New Jersey Department of Banking and Insurance  
New Mexico Attorney General's Office, Consumer Protection Division  
North Carolina Department of Justice  
Ohio Attorney General's Office  
Oregon Department of Justice  
Texas Attorney General's Office  
Washington Attorney General's Office

Matter Name	Type of Action	Matter Information	Responsible Agency	Press Contact
<b>Federal Actions</b>				
<p>FTC, the People of the State of California, and the State of Missouri v. US Foreclosure Relief Corp., George Escalante, Cesar Lopez, and Adrian Pomery, Esq.</p>	<p>Civil case alleging violations of Section 5 of the FTC Act, the Telemarketing Sales Rule, the California Business and Professions Code, and the Missouri Merchandising Practices Act</p>	<p>Complaint filed on July 7, 2009 in the United States District Court for the Central District of California. Case No. 8:09-cv-00768-JVS-MLG (C.D. Cal.)</p> <p>Temporary Restraining Order entered on July 7, 2009.</p> <p>Preliminary Injunction hearing scheduled for July 17, 2009.</p>	<p>Federal Trade Commission</p> <p>California Department of Justice</p> <p>Missouri Attorney General's Office</p>	<p>FTC Office of Public Affairs 202-326-2180</p> <p>Scott Gerber California Department of Justice 510-622-2214</p> <p>Nanci Gonder Missouri Attorney General's Office 573-751-5272</p>
<p>FTC v. LucasLawCenter "Incorporated" (also d/b/a Lucas Law Center), Future Financial Services, LLC, Paul Jeffrey Lucas, and Christopher Francis Betts</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed on July 7, 2009 in the United States District Court for the Central District of California. Case No. 8:09-cv-00770-DOC-AN (C.D. Cal.)</p> <p>Temporary Restraining Order entered on July 9, 2009.</p> <p>Preliminary Injunction hearing scheduled for July 16, 2009.</p>	<p>Federal Trade Commission</p>	<p>Office of Public Affairs 202-326-2180</p>
<p>FTC v. Loss Mitigation Services, Inc., Synergy Financial Management Corp., Dean Shafer, Bernadette Perry, and Marion Anthony Perry</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed on July 13, 2009 in the United States District Court for the Central District of California. Case No. 8:09-cv-00800-DOC-AN (C.D. Cal.)</p>	<p>Federal Trade Commission</p>	<p>Office of Public Affairs 202-326-2180</p>
<p>FTC v. Apply2Save, Inc., Sleeping Giant Media, Inc., and Derek Oberholtzer</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed on July 14, 2009 in the United States District Court for the District of Idaho. Case No. 2:09-cv-00345-EJL (D. Idaho)</p>	<p>Federal Trade Commission</p>	<p>Office of Public Affairs 202-326-2180</p>

<p>FTC v. Federal Loan Modification Law Center, LLP, Anz &amp; Associates, PLC, Venture Legal Support, PLC, LegalTurn, Inc. (a/k/a Legal Turn, Inc.), Federal Loan Modification, LLC, Federal Loan Modifications, SBSC Corporation, Nabile “Bill” Anz, Boaz Minitzer, Jeffrey Broughton, and Steven Oscherowitz and Relief Defendants LegalTurn. LLC and MGO Capital</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed April 3, 2009, in the United States District Court for the Central District of California. Case No. 8:09-cv-00401-CJC-MLG (C.D. Cal.).</p> <p>Temporary Restraining Order entered on April 10, 2009.</p> <p>Preliminary Injunction entered on April 24, 2009.</p> <p>Amended Complaint filed on June 23, 2009.</p>	<p>Federal Trade Commission</p>	<p>Office of Public Affairs 202-326-2180</p>
<p>FTC v. Sean Cantkier, Scot Lady, Jeffrey Altmire, Michael Haller, Lisa Roye, Alan LeStourgeon, Kean Lee Lim, Greg Rivera, and Neil Sperry</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed on May 14, 2009, in the United States District Court for the District of Columbia. Case No. 1:09-cv-00894-CKK (D.D.C.)</p> <p>Temporary Restraining Order entered on May 15, 2009.</p> <p>Preliminary Injunction entered on June 25, 2009.</p>	<p>Federal Trade Commission</p>	<p>Frank Dorman Office of Public Affairs 202-326-2674</p> <p>Lawrence Hodapp, 202-326-3105</p>
<p>FTC v. Dinamica Financiera LLC, Soluciones Dinamicas, Inc., Valentin Benitez, Jose Mario Esquer, and Rosa Esquer</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed on May 19, 2009 in the United States District Court for the Central District of California. Case No. 2:09-cv-03554-CAS-PJW (C.D. Cal.)</p> <p>Temporary Restraining Order entered on May 20, 2009.</p> <p>Preliminary Injunction entered on June 3, 2009.</p>	<p>Federal Trade Commission</p>	<p>Frank Dorman Office of Public Affairs 202-326-2674</p> <p>Stacy Procter 310-824-4343</p>

<p>FTC v. Brian D’Antonio, The Rodis Law Group, Inc., American’s Law Group, and The Financial Group, Inc.</p>	<p>Civil contempt case alleging violations of 2001 court order</p>	<p>Contempt motion filed on May 27, 2009 in the United States District Court for the Central District of California. Case No. 8:99-cv-1266 -AHS-EE (C.D. Cal.)</p> <p>Temporary Restraining Order entered on May 27, 2009.</p> <p>Preliminary Injunction entered on June 22, 2009</p>	<p>Federal Trade Commission</p>	<p>Frank Dorman Office of Public Affairs 202-326-2674</p> <p>Gregory Madden 202-326-2426</p>
<p>FTC v. Freedom Foreclosure Prevention Specialists, LLC, Loss Mitigation Training Centers of America, LLC, Jeffrey C. Segal, and Michael R. Workman</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed on June 1, 2009 in the United States District Court for the District of Arizona. Case No. 2:09-cv-01167-FJM (D. Ariz.)</p> <p>Temporary Restraining Order entered on June 1, 2009.</p> <p>Stipulated Preliminary Injunction entered on June 17, 2009.</p>	<p>Federal Trade Commission</p>	<p>Frank Dorman Office of Public Affairs 202-326-2674</p> <p>Lisa Schifferle 202-326-3377</p>
<p>FTC v. Foreclosure Solutions, LLC and Timothy Buckley</p>	<p>Civil case alleging violations of Section 5 of the FTC Act</p>	<p>Complaint filed on April 28, 2008 in the United States District Court for the Northern District of Ohio. Case No. 1:08-cv-01075-SO (N.D. Ohio)</p> <p>Stipulated Final Order entered on July 9, 2009.</p>	<p>Federal Trade Commission</p>	<p>Office of Public Affairs 202-326-2180</p>
<p>United States v. Gilfert Jackson</p>	<p>Criminal case alleging filings and false representations in bankruptcy in furtherance of a scheme to defraud, and aiding and abetting</p>	<p>Indictment issued on June 4, 2009 in the United States District Court for the Central District of California. Case No. 2:09-cr-00538-SVW (C.D. Cal.)</p> <p>Defendant arrested on June 10, 2009.</p>	<p>United States Attorneys Office for the Central District of California</p>	<p>Thom Mrozek Public Affairs Officer 213-894-6947</p>

United States v. Jeff McGrue and Gerald Guidry	Criminal case alleging mail fraud, passing and mailing fictitious obligations, and aiding and abetting	Superseding indictment issued on January 8, 2009 in the United States District Court for the Central District of California. Case No. 2:08-cr-01318-ODW (C.D. Cal.)	United States Attorneys Office for the Central District of California	Thom Mrozek Public Affairs Officer 213-894-6947
<b>State Actions</b>				
State of Arizona <i>ex rel.</i> Terry Goddard, Attorney General v. Santoya Financial Company, Thomas J. Montoya and Mrs. Jane Doe Montoya, Robert Sanchez and Mrs. Jane Doe Sanchez	Civil case alleging violations of the Arizona Consumer Fraud Act and the Arizona Credit Services Act	Complaint filed on July 13, 2009 in Maricopa County, Arizona Superior Court. Case No. CV2009-022360.	Arizona Attorney General's Office	Anne Titus Hilby Press Secretary 602-542-8019

<p>State of Arizona <i>ex rel.</i> Terry Goddard, Attorney General v. AZI Rent2Own L.L.C. (d/b/a Arizona Investments and AZI), Anthony Zandonatti and Mrs. Jane Doe Zandonatti, Andrew T. Silverstein and Mrs. Jane Doe Silverstein, Andrew Silverstein P.L.L.C., VinLan Ventures Inc. (d/b/a RE/MAX All Executives), Vince Volpe P.C., Vincent R. Volpe and Mrs. Jane Doe Volpe, Tucson Mortgage Company L.L.C., WGA Enterprises, L.L.C., William Anastopolous and Mrs. Jane Doe Anastopolous, Dave L. Klein and Mrs. Jane Doe Klein, Thomas S. Piazza and Mrs. Jane Doe Piazza, Amaury Leon and Mrs. Jane Doe Leon, Daren Breen and Mrs. Jane Doe Breen, RTO Search.com</p>	<p>Civil case alleging violations of the Arizona Consumer Fraud Act and the Arizona Racketeering Act</p>	<p>Complaint filed on June 22, 2009 in Pima County, Arizona Superior Court. Case No. C20076497</p>	<p>Arizona Attorney General's Office</p>	<p>Anne Titus Hilby Press Secretary 602-542-8019</p>
<p>Loan Modification Professional Services, LLC and Christian Dubon</p>	<p>Civil investigation of alleged violations of the Arizona Consumer Fraud Act</p>	<p>Petition for Enforcement of Civil Investigative Demand filed on June 23, 2009</p>	<p>Arizona Attorney General's Office</p>	<p>Anne Titus Hilby Press Secretary 602-542-8019</p>
<p>The People of the State of California v. Statewide Financial Group, Inc. (d/b/a US Homeowners Assistance), US Homeowners Preservation Center, Inc., US Homeowners Preservation Center of America, We Beat All Rates</p>	<p>Civil case alleging violations of the California Business and Professions Code and the California Mortgage Foreclosure Consultant Act</p>	<p>Complaint filed on July 13, 2009 in Orange County, California Superior Court.</p>	<p>California Department of Justice</p>	<p>Scott Gerber 510-622-2214</p>

The People of the State of California v. RMR Group Loss Mitigation, LLC, Living Water Lending, Inc.	Civil case alleging violations of the California Business and Professions Code and the California Mortgage Foreclosure Consultant Act	Complaint filed on July 13, 2009 in Orange County, California Superior Court.	California Department of Justice	Scott Gerber 510-622-2214
The People of the State of California v. Home Relief Servicers/Diener Law Group	Civil case alleging violations of the California Business and Professions Code and the California Mortgage Foreclosure Consultant Act	Complaint filed on July 13, 2009 in Orange County, California Superior Court.	California Department of Justice	Scott Gerber 510-622-2214
The People of the State of California v. United First, Inc., Paul Noe, MW Roth, PLC, and Mitchell Roth	Civil case alleging violations of the California Business and Professions Code and the California Mortgage Foreclosure Consultant Act	Complaint filed on July 6, 2009 in Los Angeles County, California Superior Court. Case No. BC417194	California Department of Justice	Scott Gerber 510-622-2214
In the matter of Nabile J. Anz	Disciplinary proceeding charging attorney misconduct	Notice of Disciplinary Proceedings filed seeking to have Anz enrolled as involuntarily inactive	State Bar of California	Diane Curtis 415-538-2028
In the matter of Mitchell Roth	Disciplinary proceeding charging attorney misconduct	Roth's Notice of Resignation with Charges Pending was filed with the California Supreme Court on May 29, 2009	State Bar of California	Diane Curtis 415-538-2028
In the matter of Sean Rutledge	Disciplinary proceeding charging attorney misconduct	Notice of Disciplinary Proceedings filed on July 7, 2009	State Bar of California	Diane Curtis 415-538-2028
ARTISHUK, OLEG	Administrative proceeding	Order to Desist and Refrain entered on June 30, 2009. Case No. H-5235 SAC.	California Department of Real Estate	Tom Pool 916-227-0772

WOODS, SCOTT AMERICAN RIVER REAL ESTATE, INC MASER, LOUIS	Administrative proceeding	Order to Desist and Refrain entered on April 23, 2009. Case No. H-5201 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
WOODS, SCOTT MASER, LOUIS AMERICAN RIVER REAL ESTATE INC	Administrative proceeding	Accusation filed on April 23, 2009. Case No. H-5200 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
MAESER, TRINA LOPEZ, TRICIA DEINI LYNCH, IAN	Administrative proceeding	Order to Desist and Refrain entered on April 16, 2009. Case No. H-5194 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
MISSILDINE, PHIL NEGOTIATION CENTER OF AMERICA INC HASOPPE, TODD	Administrative proceeding	Order to Desist and Refrain entered on March 26, 2009. Case No. H-5183 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
MURPHY, CURTIS WELSH, ELIZABETH YOUR PROPERTY CONNECTION INC	Administrative proceeding	Order to Desist and Refrain entered on March 26, 2009. Case No. H-5182 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
GARCIA, MICHAEL MESUNAS, CHRISTOPHER JAMES 2nd CHANCE NEGOTIATIONS INC	Administrative proceeding	Order to Desist and Refrain entered on March 24, 2009. Case No. H-5181 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
CONNER, ERIC NEW LOAN SOLUTIONS INC MALLORY, DONNA PORTER HOLLEY, DEAN HOMELoAN PRESERVATION LOSS MITIGATION LEGAL NETWORK, LLC	Administrative proceeding	Order to Desist and Refrain entered on March 12, 2009. Case No. H-5176 SAC.	California Department of Real Estate	Tom Pool 916-227-0772

SMITH, GEOFFREY ZUBIRYOR PROPERTIES	Administrative proceeding	Order to Desist and Refrain entered on March 5, 2009. Case No. H-5172 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
WHEELER, JESSE CARTER, BLAKE NORTON, DAVID JW FINANCIAL SOLUTIONS	Administrative proceeding	Order to Desist and Refrain entered on February 27, 2009. Case No. H-5169 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
RIESS, JOHN A. J. R. FINANCIAL	Administrative proceeding	Order to Desist and Refrain entered on February 18, 2009. Case No. H-5158 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
SHORTREFINOW.COM BURTON, JOHN REED, TRACEY LYNN HINTZ, BRANDON	Administrative proceeding	Order to Desist and Refrain entered on February 11, 2009. Case No. H-5155 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
VERDEO FUNDING INC The Mortgage Modification Center (dba of VERDEO FUNDING INC) WILLIAMS, DAVID MEREDITH	Administrative proceeding	Order to Desist and Refrain entered on February 10, 2009. Case No. H-5153 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
PROPERTY LINE INVESTMENTS, LLC WOODARD, PETER J.	Administrative proceeding	Order to Desist and Refrain entered on October 14, 2008. Case No. H-5080 SAC.	California Department of Real Estate	Tom Pool 916-227-0772
CELASCHI, JOSEPH BMS DEBT MANAGEMENT INC FOLEY, MEAGHAN ESPOSITO, MICHAEL BILLSMADESIMPLE.COM VINSON, TANYA	Administrative proceeding	Order to Desist and Refrain entered on June 30, 2009. Case No. H-3984 SD.	California Department of Real Estate	Tom Pool 916-227-0772

PRG\$SYSTEMS (dba of GONZALEZ, PABLO RODOLFO) PRG Systems (dba of GONZALEZ, PABLO RODOLFO) GONZALEZ, PABLO RODOLFO PRG\$ Investments (dba of GONZALEZ, PABLO RODOLFO)	Administrative proceeding	Order to Desist and Refrain entered on June 3, 2009. Case No. H-3972 SD.	California Department of Real Estate	Tom Pool 916-227-0772
PEOPLES FIRST FINANCIAL INC Peoples First Financial (dba PEOPLES FIRST FINANCIAL INC) PEOPLES FIRST FINANCIAL SERVICES	Administrative proceeding	Order to Desist and Refrain entered on January 13, 2009. Case No. H-3896 SD.	California Department of Real Estate	Tom Pool 916-227-0772
BUTCHERINE, JOHN J. HOME LOAN CONSULTANTS INC	Administrative proceeding	Order to Desist and Refrain entered on January 8, 2009. Case No. H-3887 SD.	California Department of Real Estate	Tom Pool 916-227-0772
LA RUFFA, BRIAN FOX, CHRISTOPHER MELONE, CURTIS JAMES CHIUMINATTA, JEFFREY ALAN GREEN CREDIT SOLUTIONS INC	Administrative proceeding	Order to Desist and Refrain entered on June 25, 2009. Case No. H-36083 LA.	California Department of Real Estate	Tom Pool 916-227-0772

<p>Landmark Mortgage Services Inc (dba of TUBBIOLA, MICHAEL)  TUBBIOLA, MICHAEL  American Mortgage Modification (dba of TUBBIOLA, MICHAEL)  Debt Advisory Alliance (dba of TUBBIOLA, MICHAEL)  Loan Modification Solutions (dba of TUBBIOLA, MICHAEL)  Home Retention Solutions (dba of TUBBIOLA, MICHAEL)  Foreclosure Avoidance Network.com (dba of TUBBIOLA, MICHAEL)  Loanmodpro.com (dba of TUBBIOLA, MICHAEL)  American Mortgage Modification Inc (dba of TUBBIOLA, MICHAEL)</p>	<p>Administrative proceeding</p>	<p>Order to Desist and Refrain entered on June 19, 2009. Case No. H-36065 LA.</p>	<p>California Department of Real Estate</p>	<p>Tom Pool 916-227-0772</p>
<p>KIM, JACOB  LOTTER, GERALD J.  HOME ADVANTAGE FUNDING GROUP INC</p>	<p>Administrative proceeding</p>	<p>Order to Desist and Refrain entered on June 12, 2009. Case No. H-36050 LA.</p>	<p>California Department of Real Estate</p>	<p>Tom Pool 916-227-0772</p>
<p>FINANCIAL INVESTMENTS SOLUTIONS CORP  Prominent Financial Solutions (dba of FINANCIAL INVESTMENTS SOLUTIONS CORP)  GOMEZ, YIMI GEMER</p>	<p>Administrative proceeding</p>	<p>Order to Desist and Refrain entered on June 9, 2009. Case No. H-36040 LA.</p>	<p>California Department of Real Estate</p>	<p>Tom Pool 916-227-0772</p>

JC RUIZ CAPITAL GROUP INC SANTANA, JAMES ALFRED Prominent Financial Solutions (dba of JC RUIZ CAPITAL GROUP INC)	Administrative proceeding	Order to Desist and Refrain entered on June 9, 2009. Case No. H-36039 LA.	California Department of Real Estate	Tom Pool 916-227-0772
BARRAGAN, FERNANDA NEVAREZ, CORINNA GUTIERREZ, ANGEL AFFORDABLE FINANCIAL CORP MAJESTIC INVESTMENT GROUP GUTIERREZ, LEO LUCIO, MICHAEL	Administrative proceeding	Order to Desist and Refrain entered on June 8, 2009. Case No. H-36034 LA.	California Department of Real Estate	Tom Pool 916-227-0772
Loan Fixers (dba of IMPRESA DEVELOPMENT CORPORATION) CHIAVATTI, PAUL IMPRESA DEVELOPMENT CORPORATION	Administrative proceeding	Order to Desist and Refrain entered on June 5, 2009. Case No. H-36033 LA.	California Department of Real Estate	Tom Pool 916-227-0772
RPM Real Estate Services (dba of MOHR, RICHARD PETER) MOHR, RICHARD PETER	Administrative proceeding	Order to Desist and Refrain entered on June 5, 2009. Case No. H-36032 LA.	California Department of Real Estate	Tom Pool 916-227-0772
MALUF, ZYAD FASTLINK FINANCIAL INC	Administrative proceeding	Order to Desist and Refrain entered on June 5, 2009. Case No. H-36031 LA.	California Department of Real Estate	Tom Pool 916-227-0772
LUGO, ANDREW	Administrative proceeding	Order to Desist and Refrain entered on June 5, 2009. Case No. H-36029 LA.	California Department of Real Estate	Tom Pool 916-227-0772

Applyloanmod.com (dba of LOAN PROCESSING CENTER INC) LOAN PROCESSING CENTER INC GHAZI, MASHEED S. LPC (dba of LOAN PROCESSING CENTER INC) iloadmod.com (dba of LOAN PROCESSING CENTER INC)	Administrative proceeding	Order to Desist and Refrain entered on June 2, 2009. Case No. H-36015 LA.	California Department of Real Estate	Tom Pool 916-227-0772
Modified Mortgage (dba of DESKTOP LOANS INC) DESKTOP LOANS INC GONZALES, HENRY NEEL, GERALD ALAN	Administrative proceeding	Order to Desist and Refrain entered on May 13, 2009. Case No. H-35967 LA.	California Department of Real Estate	Tom Pool 916-227-0772
J & B CAPITAL CORPORATION LOPEZ, EPIMENIO V. J & B CAPITAL CORPORATION LOPEZ, EPIMENIO V.	Administrative proceeding	Order to Desist and Refrain entered on May 12, 2009. Case No. H-35959 LA.	California Department of Real Estate	Tom Pool 916-227-0772
FLORES, MARICARMEN DIAZ, BALTAZAR CAVERO, LUIS ENRIQUE COUNTY HOMEOWNERS RECORDING INC.	Administrative proceeding	Order to Desist and Refrain entered on May 12, 2009. Case No. H-35949 LA.	California Department of Real Estate	Tom Pool 916-227-0772

LOSS MITIGATION SERVICES INC. REYES, REY MARTINEZ, ROBERT KELLER, KRIS AGUILAR, ALEX AGUILAR, ANGIE PIENIAZEK, LESLIE MEYER, LUIS BLAKE, REBECCA SUANNE SHAFER, DEAN PERRY, MARION ANTHONY PERRY, BERNADETTE	Administrative proceeding	Order to Desist and Refrain entered on May 11, 2009. Case No. H-35948 LA.	California Department of Real Estate	Tom Pool 916-227-0772
NEW MEDIA PROPERTIES INC. PALMER, DEBORAH JEAN	Administrative proceeding	Order to Desist and Refrain entered on May 12, 2009. Case No. H-35947 LA.	California Department of Real Estate	Tom Pool 916-227-0772
REYNOSO, HECTOR	Administrative proceeding	Order to Desist and Refrain entered on May 6, 2009. Case No. H-35931 LA.	California Department of Real Estate	Tom Pool 916-227-0772
WEBB, BILL	Administrative proceeding	Order to Desist and Refrain entered on May 6, 2009. Case No. H-35927 LA.	California Department of Real Estate	Tom Pool 916-227-0772
PETTERSON, BRIAN CHARLES Mortgage Solutions Center (dba of PETTERSON, BRIAN CHARLES) COMPASS, JAMES Mortgage Solutions Center, LLC (dba of COMPASS, JAMES)	Administrative proceeding	Order to Desist and Refrain entered on April 27, 2009. Case No. H-35908 LA.	California Department of Real Estate	Tom Pool 916-227-0772
ALVIDREZ, GUADALUPE WORLDWIDE BROKERS INC	Administrative proceeding	Order to Desist and Refrain entered on April 27, 2009. Case No. H-35907 LA.	California Department of Real Estate	Tom Pool 916-227-0772

VELAZQUEZ, CARL RAMIREZ, ARMANDO LYON, BRET FIELDS, JOE	Administrative proceeding	Order to Desist and Refrain entered on April 17, 2009. Case No. H-35886 LA.	California Department of Real Estate	Tom Pool 916-227-0772
Gold Key Properties (dba of DUNKELMAN) Gold Key Funding (dba of DUNKELMAN) DUNKELMAN, CHARLES MIKE Gold Key Properties (dba of MDHT CORPORATION) Gold Key Funding (dba of MDHT CORPORATION) MDHT CORPORATION American Loan Help Center (dba of MDHT CORPORATION)	Administrative proceeding	Order to Desist and Refrain entered on April 17, 2009. Case No. H-35885 LA.	California Department of Real Estate	Tom Pool 916-227-0772
HOMESAVORS INC COMMUNITY LOAN SERVICE CENTER INC BRADLEY, ELLIOT AMERICAN BUSINESS ADVANTAGE FINANCIAL SERVICES INC	Administrative proceeding	Order to Desist and Refrain entered on April 16, 2009. Case No. H-35881 LA.	California Department of Real Estate	Tom Pool 916-227-0772
LOCSIN, MARIA ELENA Adiem Consultants (dba of COLE) COLE, GREGORY	Administrative proceeding	Order to Desist and Refrain entered on April 16, 2009. Case No. H-35880 LA.	California Department of Real Estate	Tom Pool 916-227-0772
NATIONWIDE LOAN MODIFICATION SERVICES, LLC ROSOW, PAUL	Administrative proceeding	Order to Desist and Refrain entered on April 16, 2009. Case No. H-35879 LA.	California Department of Real Estate	Tom Pool 916-227-0772
SARPAS, HAKIMULLAH	Administrative proceeding	Accusation filed on April 10, 2009. Case No. H-35854 LA.	California Department of Real Estate	Tom Pool 916-227-0772

CDS Loan Services (dba of PENSO HOLDINGS, INC) PENSO HOLDINGS INC PENSO, MARC	Administrative proceeding	Order to Desist and Refrain entered on April 9, 2009. Case No. H-35852 LA.	California Department of Real Estate	Tom Pool 916-227-0772
CENTENO, CARLOS CENTENO, RICHARD GIRARDIN, CHRISTIAN S. CASAPORMENOS.com, LLC	Administrative proceeding	Order to Desist and Refrain entered on April 9, 2009. Case No. H-35851 LA.	California Department of Real Estate	Tom Pool 916-227-0772
American Mortgage Modification Inc (dba of QUINTERO, RONALD CLAUDE) American Mortgage Modification (dba of QUINTERO, RONALD CLAUDE) Mortgageleadersedge.com (dba of QUINTERO, RONALD CLAUDE) QUINTERO, RONALD CLAUDE	Administrative proceeding	Order to Desist and Refrain entered on March 27, 2009. Case No. H-35820 LA.	California Department of Real Estate	Tom Pool 916-227-0772
WALL STREET FINANCIAL, LLC REYN, RASHA Wall Street Financial (dba of WALL STREET FINANCIAL, LLC) ANGULO, ANTONIO ARROYO, MARIA E.	Administrative proceeding	Order to Desist and Refrain entered on March 25, 2009. Case No. H-35806 LA.	California Department of Real Estate	Tom Pool 916-227-0772
SABEDRA, MICHAEL LOUIS CURTIS NATIONAL FORECLOSURE ADMINISTRATION, LLC	Administrative proceeding	Order to Desist and Refrain entered on March 25, 2009. Case No. H-35798 LA.	California Department of Real Estate	Tom Pool 916-227-0772

<p>Loan Modification Group (dba of NATIONAL FUNDING, LLC) National Loan Modification Group (dba of NATIONAL FUNDING, LLC) NATIONAL FUNDING, LLC</p>	<p>Administrative proceeding</p>	<p>Order to Desist and Refrain entered on March 27, 2009. Case No. H-35797 LA.</p>	<p>California Department of Real Estate</p>	<p>Tom Pool 916-227-0772</p>
<p>GTS Credit Services (dba of GTS, LLC) GTS, LLC</p>	<p>Administrative proceeding</p>	<p>Order to Desist and Refrain entered on March 20, 2009. Case No. H-35793 LA.</p>	<p>California Department of Real Estate</p>	<p>Tom Pool 916-227-0772</p>
<p>American Mortgage Modification Inc. (dba of QUINTERO, RONALD CLAUDE) American Mortgage Modification (dba of QUINTERO, RONALD CLAUDE) Mortgageleadersedge.com (dba of QUINTERO, RONALD CLAUDE) QUINTERO, RONALD CLAUDE</p>	<p>Administrative proceeding</p>	<p>Accusation filed on March 18, 2009. Case No. H-35789 LA.</p>	<p>California Department of Real Estate</p>	<p>Tom Pool 916-227-0772</p>

SAFEHOUSE 911, LLC MONEY MANAGEMENT SERVICES INC Safehouse and Loan Modifications 360 (dba of MONEY MANAGEMENT SERVICES INC) Money Management Services (dba of MONEY MANAGEMENT SERVICES INC) SAFEHOUSE PROFESSIONAL MORTGAGE RESTRUCTURING YOUR HOUSE 911 SPENCER, SCOTT WAYMAN, MICHAEL BAILLIE	Administrative proceeding	Order to Desist and Refrain entered on March 13, 2009. Case No. H-35779 LA.	California Department of Real Estate	Tom Pool 916-227-0772
TURWEST FINANCIAL INC JONES, JASON MICHAEL	Administrative proceeding	Order to Desist and Refrain entered on March 13, 2009. Case No. H-35778 LA.	California Department of Real Estate	Tom Pool 916-227-0772
GTS Credit Services (dba of GHAEMI, MOHAMMAD) GHAEMI, MOHAMMAD aka Ghaemi, Mohammad Michael and aka GTS, LLC	Administrative proceeding	Accusation filed on March 11, 2009. Case No. H-35770 LA.	California Department of Real Estate	Tom Pool 916-227-0772
NGUYEN, DAN THANH HOMEOWNER'S ASSISTANCE SERVICES, LLC MEJIVAR, MARIBEL ROJANO, MIGUEL	Administrative proceeding	Order to Desist and Refrain entered on March 9, 2009. Case No. H-35758 LA.	California Department of Real Estate	Tom Pool 916-227-0772
RODRIGUEZ, EDGAR CLARA	Administrative proceeding	Order to Desist and Refrain entered on March 4, 2009. Case No. H-35749 LA.	California Department of Real Estate	Tom Pool 916-227-0772

PROFESSIONAL FILING SERVICES, INC LUPE DOMINGUEZ INC CIBRIAN, CLEO DOMINGUEZ, LUPE aka Ellie Dominguez Professional Filing Service (dba of PROFESSIONAL FILING SERVICES INC)	Administrative proceeding	Order to Desist and Refrain entered on February 27, 2009. Case No. H-35733 LA.	California Department of Real Estate	Tom Pool 916-227-0772
GIGANTE MORTGAGE INC GIGANTE REALTY ABOABDO, MOHAMMAD REYN, RASHA ARROYO, MARIA E.	Administrative proceeding	Accusation filed on February 25, 2009. Case No. H-35730 LA.	California Department of Real Estate	Tom Pool 916-227-0772
BROADWAY FINANCIAL GROUP INC BECERRA, RUBEN GOMEZ	Administrative proceeding	Accusation filed on February 19, 2009. Case No. H-35709 LA.	California Department of Real Estate	Tom Pool 916-227-0772
LOPEZ, MARU Foreclosure Specialists (dba of ESCALANTE, GEORGE) QUINONEZ, JOSE LOPEZ, CESAR ESCALANTE, GEORGE	Administrative proceeding	Order to Desist and Refrain entered on February 17, 2009. Case No. H-35705 LA.	California Department of Real Estate	Tom Pool 916-227-0772
WINKEL & ASSOCIATES LLC WINKEL, ALAN DYER BEECH ENTERPRISES INC	Administrative proceeding	Order to Desist and Refrain entered on February 17, 2009. Case No. H-35702 LA.	California Department of Real Estate	Tom Pool 916-227-0772
MEJIA, TERESA	Administrative proceeding	Accusation filed on February 13, 2009. Case No. H-35697 LA.	California Department of Real Estate	Tom Pool 916-227-0772
MEJIA, TERESA	Administrative proceeding	Order to Desist and Refrain entered on February 10, 2009. Case No. H-35678 LA.	California Department of Real Estate	Tom Pool 916-227-0772

GRAND MASTERS LENDING INC ZEPEDA, ANTONIO Next Level Lending Co (dba of GRAND MASTERS LENDING INC)	Administrative proceeding	Order to Desist and Refrain entered on February 10, 2009. Case No. H-35675 LA.	California Department of Real Estate	Tom Pool 916-227-0772
FEDERAL LOAN MODIFICATION	Administrative proceeding	Order to Desist and Refrain entered on February 10, 2009. Case No. H-35674 LA.	California Department of Real Estate	Tom Pool 916-227-0772
Properties by Dinorah (dba of DINORAH INC) Foreclosure Help Center, Inc (dba of DINORAH INC) DINORAH INC Financial Funding Network (dba of DINORAH INC) CARMENATE, DINORAH ANNETTE	Administrative proceeding	Order to Desist and Refrain entered on February 4, 2009. Case No. H-35669 LA.	California Department of Real Estate	Tom Pool 916-227-0772
DONNELL, JASON HOME RELIEF SERVICES, LLC GREEN, TERENCE ARBALLO, NORMA MARRERO, STEFANO JOSEPH	Administrative proceeding	Order to Desist and Refrain entered on February 4, 2009. Case No. H-35667 LA.	California Department of Real Estate	Tom Pool 916-227-0772
Rob Lonardo Consulting and Productions Inc (dba of LONARDO, ROB) Mitigation Online Consultants (dba of LONARDO, ROB) LONARDO, ROB	Administrative proceeding	Order to Desist and Refrain entered on February 4, 2009. Case No. H-35665 LA.	California Department of Real Estate	Tom Pool 916-227-0772

DINORAH INC Foreclosure Help Center, Inc (dba of DINORAH INC) Properties by Dinorah (dba of DINORAH INC) CARMENATE, DINORAH ANNETTE Financial Funding Network (dba of DINORAH INC)	Administrative proceeding	Accusation filed on January 22, 2009. Case No. H-35643 LA.	California Department of Real Estate	Tom Pool 916-227-0772
RUSSELL, MARK S. FORBES, ERIN MODCO LLC BISZANTZ, RUSSELL SAMUEL	Administrative proceeding	Order to Desist and Refrain entered on January 16, 2009. Case No. H-35628 LA.	California Department of Real Estate	Tom Pool 916-227-0772
Classic Homes Realty (dba of MODIFICATION SERVICES and ROBBINS, RONALD JOHN) R N B Financial (dba of MODIFICATION SERVICES and ROBBINS, RONALD JOHN) MODIFICATION SERVICES INC ROBBINS, RONALD JOHN	Administrative proceeding	Order to Desist and Refrain entered on January 16, 2009. Case No. H-35624 LA.	California Department of Real Estate	Tom Pool 916-227-0772
RUSSELL, MARK B. SADAK, ALEX AFFORDABLE HOME ASSISTANCE.COM SIGNORELLI, THOMAS AARON	Administrative proceeding	Order to Desist and Refrain entered on January 15, 2009. Case No. H-35619 LA.	California Department of Real Estate	Tom Pool 916-227-0772
ROBERTS, SEAN R. Debt Barter Inc. (dba ROBERTS, SEAN R.)	Administrative proceeding	Order to Desist and Refrain entered on January 9, 2009. Case No. H-35600 LA.	California Department of Real Estate	Tom Pool 916-227-0772

HOME OWNERS ASSISTANCE AVALOS, SINDEY FIRST HOUSING OF AMERICA INC TORO, DEAN ERIC FIRST MORTGAGE OF AMERICA INC	Administrative proceeding	Accusation filed on December 30, 2008. Case No. H-35571 LA.	California Department of Real Estate	Tom Pool 916-227-0772
North American Escrow (dba of POPE MORTGAGE & ASSOCIATES INC) Pope Mortgage & Associates (dba of POPE MORTGAGE & ASSOCIATES INC) Pope Real Estate (dba of POPE MORTGAGE & ASSOCIATES INC) North American Escrow (dba of POPE, PAUL N.) Pope Mortgage & Associates Realty (dba of POPE, PAUL N.) Pope Realty & Mortgage (dba of POPE, PAUL N.) POPE FINANCIAL CENTER INC POPE MORTGAGE & ASSOCIATES INC Pope & Associates (dba of POPE FINANCIAL CENTER INC) POPE, PAUL N.	Administrative proceeding	Order to Desist and Refrain entered on December 17, 2008. Case No. H-35549 LA.	California Department of Real Estate	Tom Pool 916-227-0772

<p>North American Escrow (dba of POPE, PAUL N.)  Pope &amp; Associates (dba of POPE FINANCIAL CENTER, INC)  POPE FINANCIAL CENTER, INC  Pope Real Estate (dba of POPE MORTGAGE &amp; ASSOCIATES, INC)  Pope Realty &amp; Mortgage (dba of POPE, PAUL N.)  POPE, PAUL N.  Pope Mortgage &amp; Associates (dba of POPE, PAUL N.)  North American Escrow (dba of POPE MORTGAGE &amp; ASSOCIATES, INC)  Pope Mortgage (dba of POPE MORTGAGE &amp; ASSOCIATES, INC)  Pope Mortgage &amp; Associates (dba of POPE MORTGAGE &amp; ASSOCIATES, INC)  POPE MORTGAGE &amp; ASSOCIATES INC  Pope Mortgage &amp; Associates Realty (dba of POPE, PAUL N.)</p>	<p>Administrative proceeding</p>	<p>Accusation filed on March 19, 2009. Case No. H-35502 LA.</p>	<p>California Department of Real Estate</p>	<p>Tom Pool  916-227-0772</p>
<p>TORO, DEAN ERIC  HOME OWNERS ASSISTANCE  FIRST HOUSING OF AMERICA INC  AVALOS, SINDEY</p>	<p>Administrative proceeding</p>	<p>Order to Desist and Refrain entered on November 24, 2008. Case No. H-35474 LA.</p>	<p>California Department of Real Estate</p>	<p>Tom Pool  916-227-0772</p>

THE FIRM-LOANS INSURANCE & INVESTMENTS INC MORRIS, RICHARD LEON	Administrative proceeding	Accusation filed on November 14, 2008. Case No. H-35465 LA.	California Department of Real Estate	Tom Pool 916-227-0772
MORRIS, RICHARD LEON THE FIRM-LOANS INSURANCE & INVESTMENTS INC	Administrative proceeding	Order to Desist and Refrain entered on October 30, 2008. Case No. H-35431 LA.	California Department of Real Estate	Tom Pool 916-227-0772
ZENTNER, KEVIN PRESERVING YOUR HOME AND DREAMS ANDERSON, CELIA FLETES, ISELA	Administrative proceeding	Order to Desist and Refrain entered on March 12, 2009. Case No. H-2362 FR.	California Department of Real Estate	Tom Pool 916-227-0772
ZENTNER, KEVIN	Administrative proceeding	Accusation filed on March 12, 2009. Case No. H-2361 FR.	California Department of Real Estate	Tom Pool 916-227-0772
JETER, RAYMOND LORENZO WHITFIELD FINANCIAL SERVICES INC	Administrative proceeding	Accusation filed on December 31, 2008. Case No. H-2329 FR.	California Department of Real Estate	Tom Pool 916-227-0772
WHITFIELD FINANCIAL SERVICES INC	Administrative proceeding	Order to Desist and Refrain entered on December 30, 2008. Case No. H-2328 FR.	California Department of Real Estate	Tom Pool 916-227-0772
BAYCAL CAPITAL SERVICES INC BELICHEVA, NATELLA BAYCAL MORTGAGE & AURORA REALTY	Administrative proceeding	Order to Desist and Refrain entered on June 24, 2009. Case No. H-10714 SF.	California Department of Real Estate	Tom Pool 916-227-0772
FINANCIAL ALLIANCE GROUP BRADFORD, LESLIE	Administrative proceeding	Order to Desist and Refrain entered on March 27, 2009. Case No. H-10632 SF.	California Department of Real Estate	Tom Pool 916-227-0772

Quickloan2u.net (dba of PONGRU, TOM) PONGRU, TOM aka PONGRUJAPORN, TOM PONGRU, TOM aka PONGRUJAPORN, TOM aka PONGRUJAPORN, YUATANA	Administrative proceeding	Order to Desist and Refrain entered on March 4, 2009. Case No. H-10619 SF.	California Department of Real Estate	Tom Pool 916-227-0772
Eugene Alkana Law Firm -dba Legal home Solutions	Civil investigation of alleged violations of the Colorado Consumer Protection Act, the Colorado Foreclosure Protection Act, and the Colorado Mortgage Broker Licensing Act	Assurance of Voluntary Compliance entered on June 17, 2009	Colorado Attorney General's Office	Mike Saccone 303-866-5632
Infinity Group Funding	Civil investigation of alleged violations of the Colorado Consumer Protection Act, the Colorado Foreclosure Protection Act, and the Colorado Mortgage Broker Licensing Act	Cease and Desist Order issued on December 1, 2008	Colorado Attorney General's Office	Mike Saccone 303-866-5632
NC Home Solutions	Civil investigation of alleged violations of the Colorado Consumer Protection Act, the Colorado Foreclosure Protection Act, and the Colorado Mortgage Broker Licensing Act	Cease and Desist Order issued on May 29, 2009	Colorado Attorney General's Office	Mike Saccone 303-866-5632

Traut Law Group	Civil investigation of alleged violations of the Colorado Consumer Protection Act, the Colorado Foreclosure Protection Act, and the Colorado Mortgage Broker Licensing Act	Assurance of Voluntary Compliance entered on June 11, 2009	Colorado Attorney General's Office	Mike Saccone 303-866-5632
Nationwide Modification Center, Inc	Civil investigation of alleged violations of the Colorado Consumer Protection Act, the Colorado Foreclosure Protection Act, and the Colorado Mortgage Broker Licensing Act	Assurance of Voluntary Compliance entered on July 2, 2009	Colorado Attorney General's Office	Mike Saccone 303-866-5632
Summit Resolutions	Civil investigation of alleged violations of the Colorado Consumer Protection Act, the Colorado Foreclosure Protection Act, and the Colorado Mortgage Broker Licensing Act	Assurance of Voluntary Compliance entered on July 6, 2009	Colorado Attorney General's Office	Mike Saccone 303-866-5632
State of Idaho v. Apply2Save, Inc.	Civil case	Complaint filed on April 20, 2009 in Kootenai County, Idaho District Court. Case No. CV09-3154	Idaho Attorney General's Office	
Steven Curtis Lux	Civil case	Consent Judgment filed July 6, 2009	Idaho Attorney General's Office	
State of Illinois v. People's First Financial, Inc.	Civil case	Complaint filed on July 15, 2009 in Cook County, Illinois Circuit Court.	Illinois Attorney General's Office	Natalie Bauer

State of Illinois v. Capital Foreclosure Solutions, Inc., Katen (Keith) Pabley, SGM Mortgage, Scott Kotalik, United Home Solutions, Inc., and The Mack Financial Group	Civil case	Complaint filed on July 15, 2009 in Cook County, Illinois Circuit Court.	Illinois Attorney General's Office	Natalie Bauer
State of Illinois v. Midwest Foreclosure Solutions, Inc., Judel James Robert, Maria C. Scardicchio	Civil case	Complaint filed on July 15, 2009 in Cook County, Illinois Circuit Court.	Illinois Attorney General's Office	Natalie Bauer
State of Illinois v. Loan Modification Inc. and Edward J. Galowitch	Civil case	Complaint filed on July 15, 2009 in Cook County, Illinois Circuit Court.	Illinois Attorney General's Office	Natalie Bauer
Homeownership Protection Education Alliance, Inc.	Civil investigation of alleged violations of the Iowa Consumer Fraud Act	Application to enforce a Civil Investigative Demand filed	Iowa Department of Justice	Bob Brammer 515-281-6699
Guaranteed Loan Modifications, Inc.	Civil investigation of alleged violations of the Iowa Consumer Fraud Act	Assurance of Voluntary Compliance entered on July 6, 2009	Iowa Department of Justice	Bob Brammer 515-281-6699
State of Kansas v. ABS Saveco, LLC	Civil case alleging violations of the Kansas Consumer Protection Act	Complaint filed on July 2, 2009 in Shawnee County, Kansas District Court. Case No. 09C1055.	Kansas Attorney General's Office	Ashley Anstaett 785-296-3459
State of Kansas v. Kirkland Young, LLC	Civil case alleging violations of the Kansas Consumer Protection Act	Complaint filed on July 2, 2009 in Shawnee County, Kansas District Court. Case No. 09C1056.	Kansas Attorney General's Office	Ashley Anstaett 785-296-3459
State of Kansas v. Helping Hands Support Services, Inc.	Civil case alleging violations of the Kansas Consumer Protection Act	Complaint filed on July 2, 2009 in Shawnee County, Kansas District Court. Case No. 09C1057.	Kansas Attorney General's Office	Ashley Anstaett 785-296-3459

Federal Loan Modification Law Center	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
United Hope Alliance Corp.	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
National Foreclosure Counseling Services	Civil investigation of alleged violations of the Maine Consumer Credit Code Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
Hope Now Modifications	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
Pathway Financial Management	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527

Law Offices of Joel L. Schwartz	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
BillsMadeSimple.com, Inc.	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
Lewis Foreclosure Mediation Services, LLC	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
Apply 2 Save, Inc.	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
HelpModifyNow.com	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527

Ocean View Investment Services Co.	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
FHA All Day	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
Mason Capital Group, LLC	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
The Hall Firm	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527
Fresh Start Mortgage Assistance Solutions	Civil investigation of alleged violations of the Maine Consumer Credit Code	Cease and Desist Order issued on July 7, 2009	Maine Attorney General's Office and the Department of Professional and Financial Regulation, Bureau of Consumer Protection	David Stolt Chief Field Investigator William N. Lund Superintendent Bureau of Consumer Credit Protection 207-624-8527

<p>AmeriMod, Inc. (a/k/a American Modification Agency); Salvatore Pane, Jr.; Andrew P. Daniels, CPA, P.C.; Efrain Roman; and Matthew Crosta</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on June 5, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>
<p>Apply 2 Save, Inc., Derek Oberholtzer, and Trapper Fishbeck</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on March 26, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>
<p>Brown, Brown, &amp; Brown, P.C.; Christopher E. Brown; Michael B. Miller; Michael Miller Law</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on March 6, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>
<p>Home Relief Services, Inc., The Law Offices of Christopher Diener and Associates, LLC (a/k/a The Diener Law Firm), Christopher Diener, and Johnny Linderman</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on May 5, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>

<p>First Universal Lending, LLC (a/k/a First Universal, a/k/a First Universal Workout Solutions); First Universal Lending LLC/Maryland; Lending Partners; Feingold &amp; Kam, LLC; David J. Feingold, Esq.; David Zausner; Sean Zausner; and Gary J. Linowes</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on April 21, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>
<p>The Home Savers (a/k/a The Homesavers.org, The Home Savers, Inc., Home Savers), National Pacific Mortgage, Inc., Skip Cronin, and Jason Ritchie</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on April 29, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>
<p>Peoples First Financial, Inc., d/b/a Peoples First Financial (PFF), Peoples First Financial Services, and/or Sunrise Financial; Sunrise Financial, a/k/a Sunrise Financial, Inc., Sunrise Financial LLC; Timothy Hutchison; Trevor Hutchison; Raul Bautista; Ro Lopez; Sharon M. Brown; and Xochitl Mariscal</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on May 7, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>
<p>US Homeowners Assistance (a/k/a USHA, a/k/a Savehomeowners.com, a/k/a Savehomeowners.com Inc.), Fredy Quesada, Marjorie Jorgensen, Sandy Hernandez, Joe Diaz, and Mastura Sheren</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on May 15, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>

Elect Group, LLC and Anthony Ferlanti	Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act	Summary Order to Cease and Desist issued on July 13, 2009	Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation	Elizabeth Williams 410-230-6070
Buckingham Financial Group and International Law Group, LLC	Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act	Summary Order to Cease and Desist issued on July 13, 2009	Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation	Elizabeth Williams 410-230-6070
The Selig Law Group, P.C. (a/k/a Selig Law Group), Save My Home, Krista Selig, Chris Fasullo, William Soto; Cheryl Johnson	Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act	Summary Order to Cease and Desist issued on July 15, 2009	Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation	Elizabeth Williams 410-230-6070
Pinnacle Financial Solutions Inc. (a/k/a Pinnacle Financial Solutions, LLC, a/k/a Pinnacle Loan Modification Solutions Inc.), Pinnacle Loan Modification Solutions Inc., Ryan Zimmerman, Dennis James, Jodie McMillian	Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act	Summary Order to Cease and Desist issued on July 15, 2009	Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation	Elizabeth Williams 410-230-6070

<p>American Home Solutions Group LLC (a/k/a American Home Solutions Group), Dante Marquez, Jeff George, Andrea Olavarria</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on July 15, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>
<p>Fintech Services, Inc. (a/k/a Fintech Loan Modification Services, fintechservices.net), Shawn M. Finn, Michael C. Mali, Joseph Servilio; Andrew P. Cappello (a/k/a Andrew Capello), Paul Marker, Amy Bryant</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on July 15, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>
<p>IDEAL Holdings, Inc. (a/k/a IDEAL Holdings), JMP Financial Group, LLC, Michael D. Puccio, Heather N. Puccio, Ron Barona</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on July 15, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>
<p>The Loan Modification Group Corporation (a/k/a The Loan Modification Group, LLC, The Loan Modification Group), The Loan Modification Group, LLC, FHA All Day.com, Inc. (a/k/a FHA All Day), Jason Vitulano, Kim Williams, Daniel H. Fox, Daniel Clarin</p>	<p>Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act</p>	<p>Summary Order to Cease and Desist issued on July 15, 2009</p>	<p>Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation</p>	<p>Elizabeth Williams 410-230-6070</p>

Home Secure LLC (a/k/a Home Secure), Gregory Gray, Jacob Appletree, Jennifer Streaks	Civil investigation of alleged violations of the Maryland Credit Services Businesses Act and the Protection of Homeowners in Foreclosure Act	Summary Order to Cease and Desist issued on July 15, 2009	Office of the Commissioner of Financial Regulation, Maryland Department of Labor, Licensing, and Regulation	Elizabeth Williams 410-230-6070
Commonwealth of Massachusetts v. H.O.P.E. Alliance, Inc., Law & Associates, LLC, Thomas E. Law II	Civil case alleging violations of the Massachusetts Consumer Protection Act and Attorney General Regulations	Complaint filed June 10, 2009, in Suffolk County Superior Court, Massachusetts. Case No. 09-2398-F.  Temporary Restraining Order entered on June 10, 2009.  Preliminary Injunction entered on June 18, 2009.	Massachusetts Attorney General's Office	Amie Breton 617-727-2200 ext. 2027
People of the State of Michigan v. Payment Doctors	Criminal complaint alleging violation of the Michigan Credit Services Protection Act	Criminal Complaint filed in the 48th District Court on July 14, 2009.	Michigan Attorney General's Office	Matt Frendewey or John Sellek Communications Office 517-373-8060
People of the State of Michigan v. Save My Home USA	Criminal complaint alleging violation of the Michigan Credit Services Protection Act	Criminal Complaint filed in the 43rd District Court on July 14, 2009.	Michigan Attorney General's Office	Matt Frendewey or John Sellek Communications Office 517-373-8060
People of the State of Michigan v. Hope4Homeowners America	Criminal complaint alleging violation of the Michigan Credit Services Protection Act	Criminal Complaint filed in the 48th District Court on July 14, 2009.	Michigan Attorney General's Office	Matt Frendewey or John Sellek Communications Office 517-373-8060

People of the State of Michigan v. Michigan Economic Reinstatement Program	Criminal complaint alleging violation of the Michigan Credit Services Protection Act	Criminal Complaint filed in the 16th District Court on July 14, 2009.	Michigan Attorney General's Office	Matt Frendewey or John Sellek Communications Office 517-373-8060
People of the State of Michigan v. Mark Alan Aloe	Criminal complaint alleging violation of the Michigan Credit Services Protection Act	Criminal Complaint filed in the 16th District Court on July 14, 2009.	Michigan Attorney General's Office	Matt Frendewey or John Sellek Communications Office 517-373-8060
State of Missouri <i>ex rel.</i> Chris Koster, Attorney General v. Gateway Mortgage Modification, LLC and Richard R. Reichart	Civil case alleging violations of the Missouri Merchandising Practices Act, the Missouri Foreclosure Consultant Act, and the Missouri Credit Services Organization Act	Complaint filed on May 22, 2009 in the Circuit Court of St. Louis County, Missouri. Case No. 09SL-CC02286  Temporary Restraining Order entered on May 22, 2009.	Missouri Attorney General's Office	Nanci Gonder 573-751-5272
Anne Milgram, Attorney General of the State of New Jersey, David M. Szuchman, Director of the New Jersey Division of Consumer Affairs, and Steven M. Goldman, Commissioner of the New Jersey Department of Banking and Insurance v. Best Interest Rate Mortgage Company, LLC	Civil case alleging violations of the New Jersey Consumer Fraud Act and the New Jersey Debt Adjustment and Credit Counseling Act	Complaint filed on July 10, 2009 in the Superior Court of New Jersey Chancery Division - Mercer County	New Jersey Attorney General's Office and the Department of Banking and Insurance	Leland Moore Public Information Officer  David Wald Director of Communications 609-292-4791.

<p>Anne Milgram, Attorney General of the State of New Jersey, David M. Szuchman, Director of the New Jersey Division of Consumer Affairs, and Steven M. Goldman, Commissioner of the New Jersey Department of Banking and Insurance v. New Day Financial Solutions, Ejike N. Uzor, Esq., American Credit Repair and Debt Settlement, Paramount Debt Settlement USA, L.L.C., Uzor Financial Solutions, LLC, Uzor and Associates, P.C., American Financial Advocacy Council, Stephen Pasch, and NDROA Inc.</p>	<p>Civil case alleging violations of the New Jersey Consumer Fraud Act and the New Jersey Debt Adjustment and Credit Counseling Act</p>	<p>Complaint filed on July 10, 2009 in the Superior Court of New Jersey Chancery Division - Essex County</p>	<p>New Jersey Attorney General's Office and the Department of Banking and Insurance</p>	<p>Leland Moore Public Information Officer</p> <p>David Wald Director of Communications 609-292-4791.</p>
<p>American Mitigation Group, d/b/a/ American Mitigation Law Group, Inc.</p>	<p>Civil investigation of alleged violations of the New Mexico Unfair Practices Act, the New Mexico Practice of Attorneys Statute, and the New Mexico Rules of Professional Conduct</p>	<p>Cease and Desist Order Issued on July 10, 2009</p>	<p>New Mexico Attorney General's Office, Consumer Protection Division</p>	<p>Lynn Southard 505-222-9048</p>
<p>Attorneys Law Group, d/b/a The Law Offices of Brian Chew, Meridian Law Ctr.</p>	<p>Civil investigation of alleged violations of the New Mexico Unfair Practices Act, the New Mexico Practice of Attorneys Statute, and the New Mexico Rules of Professional Conduct</p>	<p>Cease and Desist Order Issued on July 10, 2009</p>	<p>New Mexico Attorney General's Office, Consumer Protection Division</p>	<p>Lynn Southard 505-222-9048</p>

Feldman Law Center	Civil investigation of alleged violations of the New Mexico Unfair Practices Act, the New Mexico Practice of Attorneys Statute, and the New Mexico Rules of Professional Conduct	Cease and Desist Order Issued on July 10, 2009	New Mexico Attorney General's Office, Consumer Protection Division	Lynn Southard 505-222-9048
Legal Home Loan Solutions/Federal Home Loan Solutions	Civil investigation of alleged violations of the New Mexico Unfair Practices Act, the New Mexico Practice of Attorneys Statute, and the New Mexico Rules of Professional Conduct	Cease and Desist Order Issued on July 10, 2009	New Mexico Attorney General's Office, Consumer Protection Division	Lynn Southard 505-222-9048
Mortgage Relief Law Center (Law Offices of Brian Colombana) d/b/a Housing Law Center (Law Offices of Brian Colombana)	Civil investigation of alleged violations of the New Mexico Unfair Practices Act, the New Mexico Practice of Attorneys Statute, and the New Mexico Rules of Professional Conduct	Cease and Desist Order Issued on July 10, 2009	New Mexico Attorney General's Office, Consumer Protection Division	Lynn Southard 505-222-9048
NM Loan Modifiers/United Hope Now	Civil investigation of alleged violations of the New Mexico Unfair Practices Act, the New Mexico Practice of Attorneys Statute, and the New Mexico Rules of Professional Conduct	Cease and Desist Order Issued on July 10, 2009	New Mexico Attorney General's Office, Consumer Protection Division	Lynn Southard 505-222-9048

US Advocate Law Group	Civil investigation of alleged violations of the New Mexico Unfair Practices Act, the New Mexico Practice of Attorneys Statute, and the New Mexico Rules of Professional Conduct	Cease and Desist Order Issued on July 10, 2009	New Mexico Attorney General's Office, Consumer Protection Division	Lynn Southard 505-222-9048
State of North Carolina <i>ex rel.</i> Roy Cooper, Attorney General v. Mortgage Help Services, Inc. and Nathaniel Livingston	Civil case alleging violations of the North Carolina Debt Adjusting Law, and the North Carolina Unfair and Deceptive Trade Practices Act	Complaint filed on June 2, 2009 in Wake County, North Carolina Superior Court. Case No. 09-CV-010832.  Temporary Restraining Order entered on June 3, 2009.  Preliminary Injunction entered on June 15, 2009.	North Carolina Department of Justice	Noelle Talley 919-716-6484
State of North Carolina <i>ex rel.</i> Roy Cooper, Attorney General v. Peoples First Financial	Civil case alleging violations of the North Carolina Debt Adjusting Law and the North Carolina Unfair and Deceptive Trade Practices Act	Complaint filed on July 13, 2009 in Wake County, North Carolina Superior Court. Case No. 09 CV 13578	North Carolina Department of Justice	Noelle Talley 919-716-6484
State of North Carolina <i>ex rel.</i> Roy Cooper, Attorney General v. 21 <sup>st</sup> Century Legal Services	Civil case alleging violations of the North Carolina Debt Adjusting Law and the North Carolina Unfair and Deceptive Trade Practices Act	Complaint filed on July 13, 2009 in Wake County, North Carolina Superior Court. Case No. 09 CV 13577	North Carolina Department of Justice	Noelle Talley 919-716-6484

State of Ohio v. Twenty First Century Legal Services	Civil case alleging violations of the Ohio Debt-Adjuster Statute and the Ohio Consumer Sales Practices Act	Complaint filed June 25, 2009 in Franklin County Court of Common Pleas. Case No. 09 CVH 06-9535.  TRO granted June 25, 2009.  Preliminary Injunction granted July 9, 2009.	Ohio Attorney General's Office	Kim Kowalski Deputy Director of Media Relations 614-728-9692
State of Ohio v. Foreclosure Home Assistance, LLC d/b/a "F.H.A.; Global Home Rescuers"; "Homesavers USA"; "A.W. Gordon & Assocs"; "Gordon & Assocs"	Civil case alleging violations of the Ohio Debt-Adjuster Statute and the Ohio Consumer Sales Practices Act	Complaint filed June 25, 2009 in Cuyahoga County Court of Common Pleas. Case No. CV 09 696730.  TRO granted June 25, 2009.  Preliminary Injunction granted July 9, 2009	Ohio Attorney General's Office	Kim Kowalski Deputy Director of Media Relations 614-728-9692
State of Ohio v. Financial Emergency, Inc and Michael Brotherton	Civil case alleging violations of the Ohio Debt-Adjuster Statute and the Ohio Consumer Sales Practices Act	Complaint filed June 25, 2009 in Greene County Common Pleas Court. Case No. 2009 CV 709.	Ohio Attorney General's Office	Kim Kowalski Deputy Director of Media Relations 614-728-9692
Elena Melnichenko and Oksana Metreveli	Civil investigation of Vancouver, Washington based operation	Civil Investigative Demands issued June 24, 2009	Oregon Department of Justice	Tony Green Director of Communications and Policy 503-378-6002
National Homeowners	Civil investigation of Lake Forest, California based company	Civil investigative demand issued December 23, 2008	Oregon Department of Justice	Tony Green Director of Communications and Policy 503-378-6002
American Mitigation Group	Civil investigation of Newport Beach, California based company	Notice of Unlawful Trade Practices issued June 15, 2009	Oregon Department of Justice	Tony Green Director of Communications and Policy 503-378-6002

State of Texas v. Excel Loss Mitigation, Inc., United Servicing LLC, Bell Investments & Developments LLC, Francis Marion Bell, David Bell, and David Espy	Civil case alleging violations of the Texas Deceptive Trade Practices Act, the Texas Telephone Solicitation Act, and the Texas Financial Code	Complaint filed on May 13, 2009 in the 189 <sup>th</sup> Judicial District, Harris County, Texas. Case No. 2009-29793.  Temporary Restraining Order entered on May 13, 2009.	Texas Attorney General's Office	Jerry Strickland
Godsend Security Funding, Inc, April Land and Joel Stevenson	Civil investigation	Assurance of Discontinuance entered	Washington Attorney General's Office	
Intellisource, Inc. and Rena Carolyn McGill	Civil investigation	Assurance of Discontinuance entered	Washington Attorney General's Office	
Property Research Specialists, LLC, and Tony Brown and Karma Simons	Civil investigation	Assurance of Discontinuance entered	Washington Attorney General's Office	
State of Washington v. G Services Group LLC d/b/a Guardian Services Group	Civil case	Complaint filed on July 15, 2009	Washington Attorney General's Office	
State of Washington v. Mason Capital Group, LLC	Civil case	Complaint filed on July 15, 2009	Washington Attorney General's Office	